

Karlson, *supra*. However as stated above, Phillips is a stored value certificate sponsored by a merchant (col. 5 lines 64-65) which happens to also be a credit card. Thus, the idea of a stored value certificate sponsored by a merchant is known. It cannot be more obvious that if the credit card function is not desired, to delete it. Deletion of the element with a corresponding loss of function has been held to be obvious, *In re Karlson*, 136 USPQ 184, 186; 311 F2d 581 (CCPA 1963). Thus such deletion in Phillips would have been obvious.

**(11) Related Proceeding(s) Appendix**

No decision rendered by a court or the Board is identified by the examiner in the Related Appeals and Interferences section of this examiner's answer.

For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

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